

1 Law Offices Of Hagen & Hagen*
Earle Hagen (1925 - 2008)
2 Jeffrey J Hagen - State Bar No. 143754
(818) 501-6161
3 4559 San Blas Avenue
Woodland Hills, California 91364
4 Fax : (818) 907-6722
e-mail : jeff@hagenhagenlaw.com
5 Website: www.hagenhagenlaw.com

6 Attorneys for Debtors

7 * A Debt Relief Agency Making A
World Of Difference Since 1970.
8 We Help People File For Bankruptcy
Relief Under The Bankruptcy Code
9

10 UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
12 SAN FERNANDO VALLEY DIVISION

13 In re:	)	Case No. 1:13-bk-15364-MT
14	)	Chapter 13
15 Graham Peter Henderson and)	
16 Louise Henderson,	)	MOTION BY DEBTORS FOR ORDER
17	)	SUSTAINING OBJECTION TO
18 Debtors.	)	CLAIM NO. 12 OF RIVERWALK
19	)	HOLDINGS, LTD.; MEMORANDUM
20	)	OF POINTS AND AUTHORITIES;
	)	DECLARATION OF GRAHAM P.
	)	HENDERSON
)	
	)	Date: 082614
	)	Time: 1200 noon
	)	Courtroom: "302"

21 To: The Honorable Maureen Tighe, United States Bankruptcy Judge;
22 And Riverwalk Holdings, Ltd.:

23 Debtors Graham Peter Henderson and Louise Henderson object to
24 Claim No. 12 filed by Riverwalk Holdings, Ltd. on 120613, secured, in
25 the amended amount of \$26,026.98, on the ground Debtors have stripped
26 Claimant Riverwalk Holdings, Ltd.'s lien pursuant to 11 U.S.C. Section
27

1 522(f). Accordingly, although Claimant Riverwalk Holdings, Ltd. is
2 still entitled to an allowed claim, its status ought to be reduced from
3 secured to unsecured nonpriority.

4 A copy of the 120613 proof of claim is attached as Exhibit "1."

5 Debtors filed their Chapter 13 bankruptcy petition in the Central
6 District Of California's San Fernando Valley Division on 081413.

7 Elizabeth F. Rojas is the duly appointed Chapter 13 Trustee of
8 Debtors' case.

9 Claimant Riverwalk Holdings, Ltd., represented by Winn Law Group,
10 APC, won a judgment against Debtor Graham P. Henderson in the Los
11 Angeles County Superior Court, North Valley District, Limited, case
12 number 11A06373, in the original amount of \$22,840.64 on or about
13 032312.

14 Claimant Riverwalk Holdings, Ltd. recorded its abstract of
15 judgment with the Los Angeles County Recorder's Office on or about
16 072412.

17 On 052714, Debtors filed a motion before this Court to avoid the
18 lien against Debtors' 19846 Mayall Street, Chatsworth, California 91311
19 residence pursuant to 11 U.S.C. Section 522(f). The Court granted
20 Debtors' motion on 062414.

21 Debtors own no real estate other than their 19846 Mayall Street,
22 Chatsworth, California 91311 residence, so the abstract of judgment
23 filed by Claimant Riverwalk Holdings, Ltd. attached to no other
24 property.

25 As a result of Debtors' avoidance of Claimant Riverwalk Holdings,
26 Ltd.'s judgment lien, Claimant Riverwalk Holdings, Ltd.'s claim ought
27 to be reduced in status to unsecured nonpriority.

II.

**DEBTORS HAVE STANDING TO FILE OBJECTIONS TO CLAIMS AGAINST
THE DEBTORS' ESTATE, AND THE COURT HAS THE AUTHORITY
TO DISALLOW SUCH CLAIMS AND SUSTAIN THE DEBTORS'
OBJECTION TO CLAIM(S) .**

Bankruptcy Code Section 502 states:

(a) A claim or interest, proof of which is filed under section 501 of this title, is deemed allowed, unless a party in interest, including a creditor of a general partner in a partnership that is a debtor in a case under chapter 7 of this title, objects.

(b) Except as provided in subsections (e)(2), (f), (g), (h) and (i) of this section, if such objection to a claim is made, the court, after notice and a hearing, shall determine the amount of such claim in lawful currency of the United States as of the date of the filing of the petition, and shall allow such claim in such amount except to the extent that--

(1) such claim is unenforceable against the debtor and property of the debtor, under any agreement or applicable law for a reason other than because such claim is contingent or unmatured;...

11 U.S.C. § 502.

Debtors are clearly parties in interest entitled to bring objections to claims filed by creditors.

Debtors have objected to those claims which they believes are unenforceable against them.

Notwithstanding the rule that the filing of a proper proof of claim generally constitutes prima facie evidence as to its validity, once an objecting party offers evidence and shows facts tending to defeat the claim (or rebut its prima facie validity), the ultimate burden of persuasion to prove the validity of the claim by a preponderance of the evidence reverts to the claimant. 11 U.S.C. §

502(a); Fed.R.Bankr.Proc. 3001(f); In re Polo Club Apartments
Associated Limited Partnership, 150 B.R. 840, 845 (Bankr. N.D. Ga.
1993); In re MacFarlane, 83 F.3d 1041, 1044 (9th Cir. 1996); In re
Holm, 931 F.2d 620, 623 (9th Cir. 1991); In re Allegheny, 954 F.2d
167, 174 (3rd Cir. 1992) (when sufficient evidence to negate one or
more of the sworn facts in the claim is provided, the burden reverts to
the claimant); In re Kahn, 114 B.R. 40 (Bankr. S.D.N.Y. 1990) (the
objecting party is not required to disprove the claim once it rebuts
the claimant's prima facie case). Moreover, once an objection to claim
is made by a party in interest, the Court must determine the amount of
the claim as of the date of the filing of the petition. 11 U.S.C. §
502(b)(1).

III.

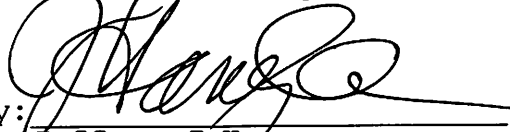
CONCLUSION.

WHEREFORE, Debtors pray that this Court sustain their objection to
the Claimant Riverwalk Holdings, Ltd.'s Claim No. 12, and allow the
claim only as an unsecured nonpriority claim, and for such other and
further relief as this Court may deem just and proper.

Dated: 06 2514

Respectfully submitted,

Law Offices Of Hagen & Hagen

By: 
Jeffrey J. Hagen

Attorneys for Debtors
Graham Peter Henderson
Louise Henderson

DECLARATION OF GRAHAM P. HENDERSON

I, Graham P. Henderson, declare:

1. I, along with my wife, Louise Henderson, am a Debtor herein.

2. I have personal knowledge of the facts stated.

3. I object to Claim No. 12 filed by Riverwalk Holdings, Ltd. on 120613, secured, in the amended amount of \$26,026.98, on the ground we have stripped Claimant Riverwalk Holdings, Ltd.'s lien pursuant to 11 U.S.C. Section 522(f). Accordingly, although Claimant Riverwalk Holdings, Ltd. is still entitled to an allowed claim, its status ought to be reduced from secured to unsecured nonpriority.

4. A copy of the 120613 proof of claim is attached as Exhibit "1."

5. We filed our Chapter 13 bankruptcy petition in the Central District Of California's San Fernando Valley Division on 081413.

6. Elizabeth F. Rojas is the duly appointed Chapter 13 Trustee of our case.

7. Claimant Riverwalk Holdings, Ltd., represented by Winn Law Group, APC, won a judgment against me in the Los Angeles County Superior Court, North Valley District, Limited, case number 11A06373, in the original amount of \$22,840.64 on or about 032312.

8. Claimant Riverwalk Holdings, Ltd. recorded its abstract of judgment with the Los Angeles County Recorder's Office on or about 072412.

9. On 052714, we filed a motion before this Court to avoid the lien against our 19846 Mayall Street, Chatsworth, California 91311 residence pursuant to 11 U.S.C. Section 522(f). The Court granted our motion on 062414.

1 10. We own no real estate other than our 19846 Mayall Street,
2 Chatsworth, California 91311 residence, so the abstract of judgment
3 filed by Claimant Riverwalk Holdings, Ltd. attached to no other
4 property.

5 11. As a result of our avoidance of Claimant Riverwalk Holdings,
6 Ltd.'s judgment lien, Claimant Riverwalk Holdings, Ltd.'s claim ought
7 to be reduced in status to unsecured nonpriority.

8 I declare under penalty of perjury that the foregoing statements
9 are true and correct and I could if called upon competently testify
10 thereto.

11 Executed this 25 day of 0614 at Woodland Hills, California.

12 

13 _____
14 **Graham P. Henderson**
15 Declarant
16
17
18
19
20
21
22
23
24
25
26
27
28

Exhibit 1

B 10 (Official Form 10) (12/12)

UNITED STATES BANKRUPTCY COURT <u>Central</u> DISTRICT OF <u>California</u>		PROOF OF CLAIM
Name of Debtor: <u>Graham Peter Henderson</u>	Case Number: <u>1:13-bk-15364-MT</u>	
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <u>Riverwalk Holdings, LTD</u>		
Name and address where notices should be sent: <u>Riverwalk Holdings, LTD</u> <u>C/O Winn Law Group, APC</u> <u>110 E Wilshire Ave Suite 212</u> <u>Fullerton, CA 92832</u> Telephone number: <u>714-446-6686</u> email:		COURT USE ONLY Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
Name and address where payment should be sent (if different from above): Telephone number: _____ email: _____		Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
1. Amount of Claim as of Date Case Filed: <u>\$26,026.98</u> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
2. Basis for Claim: <u>Judgement</u> (See instruction #2)		
3. Last four digits of any number by which creditor identifies debtor: <u>2794</u>	3a. Debtor may have scheduled account as: (See instruction #3a)	3b. Uniform Claim Identifier (optional): (See instruction #3b)
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: <u>19846 Mayhall St</u> <u>Chatsworth, CA 91311</u> Value of Property: \$ _____ Annual Interest Rate _____ % <input type="checkbox"/> Fixed or <input type="checkbox"/> Variable (when case was filed)		Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: <u>abstract of judgment</u> Amount of Secured Claim: <u>\$26,026.98</u> Amount Unsecured: \$ _____
5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)() Amount entitled to priority: \$ _____ EXHIBIT 1 PAGE 1 OF PAGE 12		
*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.		
6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)		

B 10 (Official Form 10) (12/12)

2

7. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7. and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

8. Signature: (See instruction #8)

Check the appropriate box.

I am the creditor. ☒ I am the creditor's authorized agent. ☐ I am the trustee, or the debtor, or their authorized agent. ☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)
(See Bankruptcy Rule 3004.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Brian N Winn

Title: Attorney

Company: Winn Law Group, APC

Address and telephone number (if different from notice address above):

(Signature)

12/6/13
(Date)

Telephone number: email:

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the

claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

B 10 (Official Form 10) (12/12)

3

DEFINITIONS

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.

A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. § 507 (a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

EXHIBIT 1
PAGE 3 OF PAGE 12

This page is part of your document - DO NOT DISCARD



20121093832



Pages:
0004

Recorded/Filed in Official Records
Recorder's Office, Los Angeles County,
California

07/24/12 AT 04:15PM

FEES:	33.00
TAXES:	0.00
OTHER:	0.00
PAID:	33.00



LEADSHEET



201207240860209

00006154130



004154619

SEQ:
01

DAR - Mail (Hard Copy)



THIS FORM IS NOT TO BE DUPLICATED

EXHIBIT 1
PAGE 4 OF PAGE 12

RECORDING REQUESTED BY
AND
WHEN RECORDED MAIL TO:

NAME: WINN LAW GROUP, APC

ADDRESS: PO BOX 1216
FULLERTON, CA 92832



SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

TITLE(S)

ABSTRACT OF JUDGMENT

RIVERWALK HOLDINGS, LTD vs. GRAHAM P HENDERSON 11A06373

EXHIBIT 1
PAGE 5 OF PAGE 12

EJ-001

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, Address, State Bar number, and telephone number): Winn Law Group, A P.C. (714) 448-8888
 (X) Recording requested by and return to:
 Brian W. Winn (SBN 86779) Laura M. Hoalst (SBN 101082)
 John E. Gordon (SBN 180053) Stephen S. Zeller (SBN 265664)
 Casey M. Jensen (SBN 263593)

File No. 10-20865-0-AJD-GG
 110 E Wilshire Ave Ste 212, Fullerton CA 92832

ATTORNEY FOR (X) JUDGMENT CREDITOR () ASSIGNEE OF RECORD
 SUPERIOR COURT OF CALIFORNIA, COUNTY OF LOS ANGELES

STREET ADDRESS: 9425 PENFIELD AVENUE

MAILING ADDRESS: 9425 PENFIELD AVENUE

CITY AND ZIP CODE: CHATSWORTH CA 91311

BRANCH NAME: NORTH VALLEY DISTRICT, LIMITED

FOR RECORDER'S USE ONLY

PLAINTIFF: RIVERWALK HOLDINGS, LTD
 DEFENDANT: GRAHAM P HENDERSON, et al.

CASE NUMBER:

11A06373

Limited

**ABSTRACT OF JUDGMENT - CIVIL [] Amended
 AND SMALL CLAIMS**

FOR COURT USE ONLY

1. The [X] judgment creditor [] assignee of record
 applies for an abstract of judgment and represents the following:

a. Judgment debtor's

Name and last known address

GRAHAM P HENDERSON AKA GRAHAM HENDERSON
 19846 Mayall St
 Chatsworth CA 91311

- b. Driver's license No and State:

[x] Unknown

- c. Social Security No.: XXX-XX-6578

[] Unknown

- d. Summons or notice of entry of sister-state judgment was personally served or

mailed to (name and address): GRAHAM P HENDERSON AKA GRAHAM HENDERSON 19846 Mayall St Chatsworth CA 91311

2. [] Information on additional judgment
 debtors is shown on page 2.

3. Judgment creditor (name and address)

RIVERWALK HOLDINGS, LTD, 1132 Glade Road WAMUH
 Colleyville TX 76034

4. [] Information on additional judgment
 creditors is shown on page 2.

5. [] Original abstract recorded in this county:

a. Date:

b. Instrument No.:

Date: May 16, 2012

[] Brian N. Winn [] Laura M. Hoalst
 [X] John E. Gordon [] Stephen S. Zeller
 [] Casey M. Jensen

(TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:
 \$ 22,840.64

7. All judgment creditors and debtors are listed on this abstract.

8. a. Judgment entered on (date): March 23, 2012

b. Renewal entered on (date):

9. [] This judgment is an installment judgment.

10. [] An [] execution [] attachment lien
 is endorsed on the judgment as follows:

a. Amount: \$

b. In favor of (name and address):

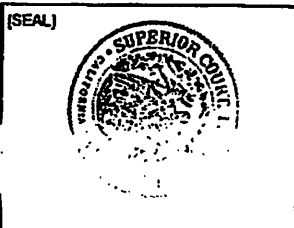
11. A stay of enforcement has

a. [X] not been ordered by the court.

b. [] been ordered by the court effective until (date):

12. a. [X] I certify that this is a true and correct abstract of
 the judgment entered in this action.

b. [] A copy of the judgment is attached to this abstract.



JOHN A. CLARK

EXHIBIT 1

PAGE 6 OF PAGE 12

MAY 2 2012

PLAINTIFF: RIVERWALK HOLDINGS, LTD DEFENDANT: GRAHAM P HENDERSON, et al.	12 CASE NUMBER: 11A06373 Limited
---	---

NAME AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

V

Driver's license No. & state: [] Unknown
Social Security No.: [] Unknown
Summons was personally served at or mailed to (address):

Driver's license No. & state: [] Unknown
Social Security No.: [] Unknown
Summons was personally served at or mailed to (address):

18. Name and last known address

19. Name and last known address

Driver's license No. & state: [] Unknown
Social Security No.: [] Unknown
Summons was personally served at or mailed to (address):

Driver's license No. & state: [] Unknown
Social Security No.: [] Unknown
Summons was personally served at or mailed to (address):

20. Name and last known address

21. Name and last known address

Driver's license No. & state: [] Unknown
Social Security No.: [] Unknown
Summons was personally served at or mailed to (address):

Driver's license No. & state: [] Unknown
Social Security No.: [] Unknown
Summons was personally served at or mailed to (address):

22. [] Continued on Attachment 22.

SUPERIOR COURT OF THE STATE OF CALIFORNIA N. VALLEY DISTRICT-CH SWORTH COURT COUNTY OF LOS ANGELES		FOR COURT USE ONLY
PLAINTIFF	: RIVERWALK HOLDINGS LTD VS	
DEFENDANT	: HENDERSON, GRAHAM P	
DEFAULT JUDGMENT BY CLERK		CASE NUMBER 11A06373

The defendant(s)

AKA GRAHAM P HENDERSON
GRAHAM HENDERSON

Having been served with a copy of the summons and complaint and having failed to answer complaint of plaintiff(s) within the time allowed by law and default of said defendant(s) having been entered, upon application of plaintiff(s) the clerk entered the following judgment:
Plaintiff(s):

RIVERWALK HOLDINGS LTD

recover from defendants

AKA GRAHAM P HENDERSON
GRAHAM HENDERSON

the sum of \$ 17966.05 and \$.00 attorney fees, and \$ 4454.59
interest, costs as provided by law in the sum of \$ 420.00.

VICTORIA

BANUELOS

Deputy Clerk

FILED AND ENTERED
ON 3/23/12

JOHN A. CLARKE

CLERK OF THE ABOVE NAMED COURT

By: VICTORIA BANUELOS, Deputy

EXHIBIT 1

PAGE 8 OF PAGE 12

ATTACHMENT TO PROOF OF CLAIM

Principal: \$22,840.64

Interest: \$3,186.34

Costs: \$0.00

[Court Case
Number 11A06373]

TOTAL: \$26,026.98

EXHIBIT /
PAGE 9 OF PAGE 12

Interest Calculation	
Principal	\$22,840.64
Annual Percentage Rate	10.00%
Interest (One Year)	2,284.06
Days per Year	365
Interest (Day)	6.26
Elapsed Days from 3/23/12 to 8/4/13	509
Interest for Period	3,186.34

EXHIBIT /
PAGE 10 OF PAGE 12

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

110 E. Wilshire Ave Suite 212
Fullerton, CA 92832

A true and correct copy of the foregoing document entitled (*specify*): PROOF OF CLAIM

will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) _____, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (*date*) December 6, 2013 I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

☒ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

12/6/13
Date

Jennifer Hunter
Printed Name

[Signature]
Signature

EXHIBIT 1
PAGE 11 OF PAGE 12

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.

Debtor

Graham Peter Henderson
19846 Mayall Street
Chatsworth, CA 91311

Debtor's Counsel

Jeffrey J Hagen
4559 San Blas Ave
Woodland Hills, CA 91364

Chapter 13 Trustee

Elizabeth Rojas
15060 Ventura Blvd Ste 240
Sherman Oaks, CA 91403

U. S Trustee

21051 Warner Center Lane Ste 115
Woodland Hills, CA 91367

EXHIBIT /
PAGE 12 OF PAGE 12

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:
Law Offices Of Hagen & Hagen, 4559 San Blas Avenue, Woodland Hills, California 91364

A true and correct copy of the foregoing document entitled (*specify*): Motion By Debtors For Order Sustaining Objection To Claim No. 12 Of Riverwalk Holdings, Ltd.; Memorandum Of Points And Authorities; Declaration Of Graham P. Henderson

will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. **TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF)**: Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) 06/25/2014, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

☒ Service information continued on attached page

2. **SERVED BY UNITED STATES MAIL:**

On (*date*) 06/25/2014, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

☒ Service information continued on attached page

3. **SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served)**: Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

06/25/2014 Janet M. Stranahan
Date Printed Name


Signature

SECTION I - TO BE SERVED BY THE COURT VIA NEF

Chapter 13 Trustee:

Elizabeth (SV) F Rojas (TR) cacb_ecf_sv@ch13wla.com

United States Trustee:

United States Trustee (SV) ustpreregion16.wh.ecf@usdoj.gov

Requests For Special Notice:

None

Requests For Courtesy Notification Of Electronic Filing:

Michael Daniels BkECFnotifications@nationstarmail.com

SECTION II - SERVED BY UNITED STATES MAIL OR OVERNIGHT MAIL

Debtors:

Mr. Graham P. Henderson
Ms. Louise Henderson
19846 Mayall Street
Chatsworth, California 91311

Riverwalk Holdings, Ltd., Whose Lien Debtors Seek To Avoid:

Per Schedules:

Riverwalk Holdings, Ltd.
(Chase #4465-6950-0011-2794/11A06373)
1132 Glade Road
Colleyville, TX 76034

Law Offices-Winn Law Group
(Chase #4465-6950-0011-2794/11A06373)
110 East Wilshire Avenue
Unit 212
Fullerton, CA 92832-1109

Chase
(4465-6950-0011-2794/11A06373)
POBox 94014
Palatine, IL 60094-4014

Chase
(4465-6950-0011-2794/11A06373)
POBox 15298
Wilmington, DE 19850-5298

Chase
(4465-6950-0011-2794/11A06373)
POBox 15548
Wilmington, DE 19886-5548

Per Judgment Liens:

Riverwalk Holdings, Ltd.
(Chase #4465-6950-0011-2794/11A06373)
1132 Glade Road
Colleyville, TX 76034

Riverwalk Holdings, Ltd.
c/o Law Offices-Winn Law Group
(Chase #4465-6950-0011-2794/11A06373)
110 East Wilshire Avenue
Unit 212
Fullerton, CA 92832-1109

Address Per Secretary Of State Search:

Riverwalk Holdings, Ltd.
(Chase #4465-6950-0011-2794/11A06373)
1132 Glade Road
Colleyville, Texas 76034

Address For Agent For Service Of Process Per Secretary Of State Search:

Riverwalk Holdings, Ltd.
(Chase #4465-6950-0011-2794/11A06373)
c/o CT Corporation System
818 West Seventh Street
Second Floor
Los Angeles, California 90017

Address Per Google Search:

Riverwalk Holdings, Ltd. **VIA CERTIFIED MAIL**
(Chase #4465-6950-0011-2794/11A06373)
1132 Glade Road
Colleyville, Texas 76034
Attention: Joey Arcand
Vice President Of Sales